

ACRONYMS

ACD	Agriculture Credit Department
ACMO	Assistant Chief Medical Officer
ACU	Asian Clearing Union
ADB	Asian Development Bank
AGPR	Accountant General of Pakistan Revenue
ATM	Automated Teller Machine
BID	Banking Inspection Department
BIS	Bank of International Settlement
BMO	Bank's Medical Officer
BNFB	Bearer National Fund Bond
BP&RD	Banking Policy and Regulations Department
BPD	Banking Policy Department
BSD	Banking Supervision Department
CBR	Central Board of Revenue
CCTV	Closed Circuit Television
CIB	Credit Information Bureau
CM	Chief Manager
CMO	Chief Medical Officer
CMT	Corporate Management Team
CRR	Cash Reserve Ratio
DAD	Deposit Accounts Department
DAIBP	Diploma Associates Institute of Bankers Pakistan
DCM	Deputy Chief Manager
DCMO	Deputy Chief Medical Officer
DFI	Development Finance Institution
DG	Deputy Governor
EBB	Electronic Bulletin Board
EDMD	Exchange and Debt Management Department
EDW	Enterprise Data Warehouse
EFS	Export Finance Scheme
EPD	Exchange Policy Department
ERIS	Early Retirement Incentive Scheme
ERP	Enterprise Resource Planning
ERS	Export Refinance Scheme
FC	Foreign Currency
FCBC	Foreign Currency Bearer Certificate
FEAD	Foreign Exchange Adjudication Department
FEBC	Foreign Exchange Bearer Certificate
FEOD	Foreign Exchange Operations Department
FIB	Foreign Investment Bond
FRM	Financial Resources Management
FSDIP	Financial Sector Deepening and Intermediation Project
GAAP	Generally Accepted Accounting Principles
GMT	Group Management Team
HIT	Hyundai Information Technology

HOD	Head of Department
HOK	Head Office Karachi
HR	Human Resources
IAEA	International Atomic Energy Agency
IAS	International Accounting Standards
IAUs	Internal Audit Units
IBP	Institute of Bankers Pakistan
IBRD	International Bank For Regional Development
IBSD	Internal Bank Security Department
ICA	Institute of Chartered Accountants
ICAP	Institute of Chartered Accountants of Pakistan
ICMA	Institute of Cost and Management Accounts
IDA	International Development Assistance
IDB	Islamic Development Bank
IPS	Investors Portfolio Security
ISD	Information Systems Department
IT	Information Technology
JWPO	Junior Word Processing Officer
LAN	Local Area Networking
LBMO	Lady Bank's Medical Officer
LCAC	Local Credit Advisory Committee
LMM	Locally Manufactured Machinery
MD	Managing Director
MIS	Management Information System
MSD	Medical Services Department
MTBs	Market Treasury Bills
NBFI	Non Bank Financial Institution
NDC	National Data Corporation
NIBAF	National Institute of Banking and Finance
NIFT	National Institutional Facilitation Technology
NIPA	National Institute of Public Administration
OMO	Open Market Operation
OMT	Operational Management Team
PAD	Public Accounts Department
PB	Prize Bond
PBA	Pakistan Banks Association
PC	Personal Computer
PDO	Public Debt Office
PER	Performance Evaluation Report
PF/GPF	Provident Fund/General Provident Fund
PIB	Pakistan Investment Bond
PSPC	Pakistan Security Printing Corporation
REV.REPO	Reverse Repo
RTGS	Real Time Gross Settlement System
SBP	State Bank of Pakistan
SBPBSC (BANK)	SBP Banking Services Corporation (Bank)
SGL	Standardized General Ledger
SLR	Statutory Liquidity Requirement

SNFB	Special National Fund Bond
SPO	Standardized Purchase Order
SSC	Special Saving Certificate
T.T.COMMISSION	Telegraphic Transfer Commission
TA/DA	Traveling Allowance/Daily Allowance
TABS	Technical Assistance For Banking Sector
The Bank	SBP BSC (Bank)
TO	Treasury Officers
TOR	Terms Of Reference
UAT	User Acceptance Test
UMT	Unit Management Team
US	United State
VGHS	Voluntary Golden Handshake Scheme
WAN	Wide Area Network
WCO	World Customs Organization
WTO	World Trade Organization
